Highlights of Our Year 2000-2001

Our Mandate

To advise the Minister. To bring forward the concerns of women.

Our Mission

To advance equality, fairness, and dignity for all women.

Our Vision

A province where all women enjoy full equality.

- ♀ Where women of diverse cultures, races, religions, and sexual orientations participate in decisions that affect their lives, families, and communities...where women sit in equal numbers in legislatures.
- ♀ Where legislation, policies, and programs of governments reflect that equality.
- ♀ Where women's earning power equals that of men...where women are welcomed in all professions and trades...where household work and child care is valued by all and shared equally by women and men.
- ♀ Where no woman fears violence in her home, workplace, or community.
- ♀ Where women's health and well-being is a priority for women, health services, and government.

Goals and Accomplishments

Inclusion

The Council works to increase the participation of women in all their diversity in decisions that affect their lives, families, and communities, with particular emphasis on those who face discrimination because of race, age, language, class, ethnicity, religion, disability, sexual orientation, or various forms of family status.

- ♀ The Chair of the Advisory Council was accepted for participation in the Governor-General's Study Tour of Canada, focusing her work on Canada's far northern communities.

- ♀ Promoted Professor Louise Carbert's research to identify barriers and opportunities for greater political participation by rural women, with a view to building on this work to develop and implement a women's leadership development program for implementation across the province.

- ♀ Advisory Council Chair sat on Mi'kmaq Education Council and the Race Relations Committee of the Nova Scotia Barristers Society.

- ♀ Participated in joint planning for women's centre funding.

- ♀ Built on previous work with young women by participating in conference *Raising Voices, Channeling Energies II*, held in Yarmouth in May 2000.

- ♀ Responded to approximately 1,300 requests for information and referral, primarily via telephone. Received approximately 30,000 visits to our website between June 1, 2000 and February 28, 2001, with particularly heavy utilization of materials on woman abuse and family violence.

Economic Equality

- ♀ Responded to government's discussion paper, *Towards Prosperity*, with positive feedback on the quality of the input and the brief submitted by Council.

- ♀ Provided background data and advice to support the extension of maternity/parental/adoption leave to all Nova Scotian parents, allowing Nova Scotians to benefit from changes to the federal legislation in this area.

- ♀ Initiated a Roundtable on policy issues related to income security and training, involving representatives from relevant federal and provincial government departments and community groups.

- ♀ Council continues to liaise with the Women's Community Economic Development Network, takes part in the Interdepartmental Committee on Community Economic Development, and supports the inclusion of women in the Sustainable Communities Initiative through participation in the Steering Committee and two field teams.

- ♀ In Amherst, Council co-sponsored a conference on the Maritime Provinces plastics industry, highlighting the opportunities for women in this field.

- ♀ Council published the proceedings of its policy forum, *"A Woman's Work is Never Done"~ Can Policy Value Caregiving?*

- ♀ Liaison and support to the Association of Nova Scotia Women for Education and Research in Science (ANSWERS), Women in Trades and Technology - Nova Scotia (WITT-NS), Women in Information Technology (Win-IT), Techsploration, and Hypatia projects all keep Council abreast of programs to increase women's participation in science and technology careers and allows us to facilitate contact and cooperation among the groups.

- ♀ Published *Money Matters*, the first in a series of statistical reports on women in Nova Scotia.

Eliminating Violence Against Women

- ♀ Council recommendation for inquiries into the murder of Lorrie Maxwell and the suicide of Bruce George resulted in reviews by the Department of Justice; by the Department of Community Services; and one being carried out by Dean Dawn Russell of the Dalhousie Law School to make recommendations for the further development of the justice Framework for Action Against Family Violence.

- ♀ Provided written input into proposed reform of the Police Act, with resulting positive media coverage.

- ♀ Ongoing staff involvement with Department of Justice committee to develop screening protocols and procedures to prevent inappropriate use of mediation in situations of woman abuse, either past or present.

- ♀ Ongoing consultation in the area of restorative justice, to ensure that the processes are not misused and that they do not re-victimize women.

- ♀ Continued discussion on the use of conditional sentencing in cases of sexual assault and other crimes of violence

- ♀ Co-sponsorship of two workshops on parent abuse, the first directed to helping professionals; the second, to parents.

- ♀ Took part in Community Advocates for Rights with Responsibilities committee to counter racist and sexist advertising and publications among youth.

- ♀ Assist community groups with the annual Purple Ribbon Campaign.

- ♀ Coordinate government's commemoration of the National Day of Remembrance and Action On Violence Against Women

Improved Health and Well-Being

- ♀ Advocated for the removal of direct-to-consumer-advertising of prescription drugs, and for the elimination of lawn pesticides as an environmental and health protection issue.

- ♀ Development work for province-wide campaign to inform young women about the risks of "date rape" drugs such as rohypnol.

- ♀ Support of the work of the Black Women's Health Network through assistance in conference planning and implementation.

- ♀ Continued support of well women's clinics through community liaison and rural outreach program.

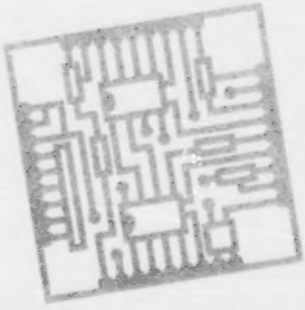
- ♀ Preparation for the Healthy Balance Research Program, to explore the relationship between women's paid and unpaid work, empowerment, and health status. This successful $1.7 million five-year research proposal was developed in partnership with the Maritime Centre of Excellence on Women's Health, Dalhousie University, and the IWK Grace Health Centre, along with researchers in eight universities, both local and national.

- ♀ Council Chair continues participation on research into the health needs of Aboriginal women.

Money Matters

Women in Nova Scotia

Part 1 of a Statistical Series



Nova Scotia Advisory Council
on the Status of Women

Money Matters

Women in Nova Scotia

Part 1 of a Statistical Series

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on the Status of Women
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Canadian Cataloguing in Publication Data

McFadyen, Sandra D., 1963-
Money matters : women in Nova Scotia : part 1 of statistical series

Writing and research by Sandra D. McFadyen.
Updates and expands on information contained in the 1995 publication
Women in Nova Scotia: a statistical handbook.
Includes bibliographical references.
ISBN 0-88871-654-0

1. Women--Nova Scotia--Economic conditions--Statistics.
2. Women--Nova Scotia--Social conditions--Statistics.
3. Women--Nova Scotia--Statistics. 4. Nova Scotia--Population--Statistics.
I. Nova Scotia Advisory Council on the Status of Women. II. Title.

HQ1459.M33 2000 305.4.'09716'021 C00-901576-0

Available on the Internet at:

http://www.gov.ns.ca/staw/ST1money.htm

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About the Council...

The Nova Scotia Advisory Council on the Status of Women was established by provincial statute in 1977. The Council's mandate under the Advisory Council on the Status of Women Act is to advise the Minister Responsible for the Status of Women and to bring forward the concerns of women in Nova Scotia.

The Council's work touches on all areas of women's lives, including...

- ♀ family life
- ♀ economics
- ♀ legal rights
- ♀ sexuality
- ♀ health
- ♀ education
- ♀ paid and unpaid work
- ♀ violence

Council pays close attention to the experiences of women who face barriers to full equality because of race, age, language, class, ethnicity, religion, ableness, sexual orientation, or various forms of family status.

We are committed to voicing women's concerns to government and the community through policy research, information services and community liaison. Working cooperatively with women and equality-seeking organizations, our mission is to advance equality, fairness and dignity for all women.

Acknowledgements

The Nova Scotia Advisory Council on the Status of Women gratefully acknowledges the assistance of the Nova Scotia Department of Finance, Statistics Division and Human Resources and Development Canada's Planning and Evaluation section for sharing of data for this statistical series. Sincere thanks also goes out to all those who read and commented on earlier drafts of this document, including our Advisory Council members; Margaret Dechman, Coordinator, Family Mosaic Research Project, Nova Scotia Department of Community Services; Burke MacCallum, Research and Statistical Officer, Nova Scotia Disabled Person's Commission; Georgia MacNeil, Coordinator, Women's Centres Connect!; Brian MacLeod and Joan Bisson, Statistics Division, Nova Scotia Department of Finance; and Viki Samuels, Coordinator of Race Relations, Nova Scotia Human Rights Commission.

Preface

The purpose of this statistical series is to meet the needs of a wide range of audiences for statistics describing the situation of women in Nova Scotia. Ready access to statistical information on important aspects of women's lives such as family, education, paid and unpaid work, income, and health meets many different needs. For instance, requests for statistical information make up a significant proportion of all requests for service made to our resource centre. Policy makers, educators, students, and many other individuals and organizations are frequent users of such information. Current statistical information is essential to provide advice to government about policies and programs that affect women.

In 1990, the Nova Scotia Women's Directorate published *Women in Nova Scotia: A Statistical Handbook*, a synthesis of facts and figures on women in Nova Scotia. The first edition of *Women in Nova Scotia* was an overwhelming success. Audiences ranging from government policy makers, women's organizations, educators, students, and the media made frequent and varied use of the materials. Due to the continuing high demand, a second edition of *Women in Nova Scotia* was released in 1995 with updated statistics and an easier-to-read format.

The current series, therefore, marks the third "edition" of *Women in Nova Scotia*. The change to a series rather than handbook format will allow for a greater frequency of publication. As with previous editions, this series has been designed to provide easy access to facts and figures about women in Nova Scotia. Considerable effort has been made to use the most up-to-date statistics available as well as to present data on the wide diversity of women in Nova Scotia, including young women, older women, Black and other racially-visible women, Aboriginal women, and women with disabilities whenever such data were available. The array of topics covered has now expanded to include a section on women's health, well-being and personal safety in addition to the sections on demography and family life, education, paid and unpaid work, and income/poverty that have been included in previous editions. Additionally, all sections of the current series will be made available in PDF format on the Advisory Council's website (http://www.gov.ns.ca/staw/). These changes and the resulting statistical series will appeal to an even wider audience and will be of use to many individuals and organizations.

Introduction

Women's labour force participation has grown phenomenally in this province over the course of the last several decades, doubling from 27 percent to 55 percent since 1961. In 1999, women made up close to half (46.7 percent) of the Nova Scotia labour force. Increases in labour force participation of married women and women with children are especially dramatic. In 1995, the labour force participation of Nova Scotia women with children aged 0-2 years was over 64 percent, compared with only 25 percent in 1961. In the majority of Nova Scotian husband-wife families, both partners now work outside the home.

Though the reasons women have for working outside the home may be many and varied, the economic necessity of paid work is undeniable. Women are now making substantial contributions to their families' incomes. In fact, without the wife's income, twice as many husband-wife families in Nova Scotia would have fallen below the poverty line in 1997.

Despite the increasing importance of women's incomes for their own and their families' survival, the earning power of women remains stubbornly low as evidenced by the significant gap between the earnings of women and men. In 1997, women in Nova Scotia who worked full-year, full-time earned 71 percent as much as their male counterparts. The ratio of women's to men's earnings for *all* workers (including part-time, part-year, etc.) in Nova Scotia was 61.6 percent. Some of the factors contributing to the wage gap between women and men include the fact that women tend to be clustered in low-paying occupations and that they tend to be over-represented amongst those working non-standard work hours (part-time/part-year/temporary). Another important factor contributing to the wage gap pertains to women's roles in the home. Comparisons between the earnings of single women and single men yield few differences. Married women, who are still responsible for doing the majority of unpaid work (childcare, housework, and eldercare), are earning significantly less, on average, than married men.

While the differences between the incomes of women and men are significant, so are income differences among different groups of women. Although average individual incomes of Aboriginal and Black women are quite similar to those of all

Nova Scotian women, their incidence of low income, which is based on family rather than individual incomes, are highly disparate. The large differences in incomes of Black and Aboriginal men compared to all Nova Scotian men may account for part of this disparity as may other factors related to family income such as employment rates of spouses and rates of full-time versus part-time work, etc.

The consequences of women's continuing economic inequality are obvious. In 1997, women in Nova Scotia were more likely than men to have low incomes, with certain groups of women, most notably female lone-parents, being at particularly high risk for poverty. 67.3 percent of female lone-parents with children under 18 in Nova Scotia are living below the low income cut-offs. Correspondingly, children from lone-parent families are five times more likely to be living in low income situations than children from two-parent families. When categorized by sex, women make up the majority of social assistance recipients. When categorized by family status, lone parents, almost all of whom are women, make up the majority of social assistance recipients. As women's economic disadvantage is evident across their entire lifespan, it is not surprising that they are less likely to contribute to an RRSP than are men and are also likely to make smaller RRSP contributions than men. In consequence, unattached senior women continue to have significantly greater poverty rates than senior men.

Note: We have employed low income cut-offs (LICO) in this document (see Technical Note of page 33 for description of how LICOs are calculated). Though there has been much debate about the appropriateness of using LICO as a measure of poverty, it is currently the most readily available and widely used index of income disparity. For a more detailed discussion of the relative merits of LICO, please refer to the article "On Poverty and Low Income", by Ivan P. Fellegi, Chief Statistician of Canada, Statistics Canada, Cat. No. 13F0027XIE, 1997. See also, "A New Poverty Line: Yes, No or Maybe?", National Council of Welfare, 1999.

Dual-earner families are the norm in Nova Scotia.

Figure 1.

- Between 1985 and 1995, the number of Nova Scotia husband-wife families with both husband and wife employed outside the home rose by 15 percent. The number of husband-wife families with only the wife working outside the home increased by 49 percent. In contrast, the number of husband-wife families with only the husband working outside the home decreased by 28 percent.

- The reduction (-6 percent) in the number of dual-earner families and continuing reduction of husband-only earner families from 1990 to 1995 was likely influenced by the aging of the Nova Scotian population. In 1995, the 'neither husband nor wife employed' group comprised over 46,000 families, up 30 percent since 1990. Of these, the vast majority (87 percent) were made up of families which had no members in the labour force and, of this group, more than 70% of spouses were over age 60.

Who's earning in Nova Scotia families?

Distribution of Earners in Husband-Wife Families
Nova Scotia, 1995

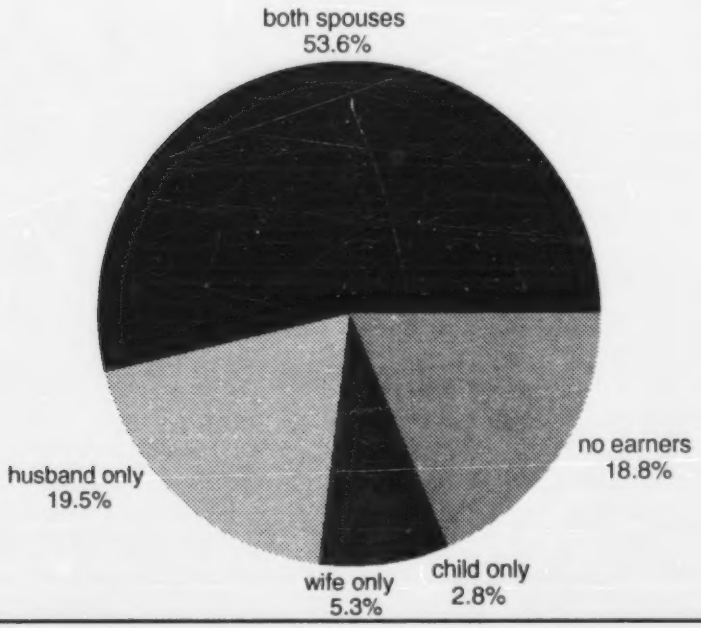


Figure 2.

- Less than 20 percent of husband-wife families in Nova Scotia have the husband as the sole provider.

- In over 20 percent of husband-wife families in Nova Scotia, there are no spouses earning (18.8% have no earners and 2.8% have only a child or children earning). In the majority of these families, spouses are aged 60 years and over.

- In considering <u>all</u> husband-wife families, including those where no spouses are earning, slightly more than half (53.6 percent) have dual incomes. This increases to 68 percent when families with no spouses earning are excluded.

Without the wife's income, more than twice as many Nova Scotia families would fall below the poverty line.

Poverty Rates Among Husband-Wife Families in Nova Scotia
With and Without the Wife's Income, 1997

In 1997, 11.1 percent of husband-wife families in Nova Scotia were living in poverty.

Without the wife's income, in 1997, 24.1 percent of husband-wife families in Nova Scotia would have been living in poverty.

Source: National Council of Welfare website (http://www.ncwcnbes.net/), Poverty Profile, 1997

Women in Nova Scotia make substantial contributions to their families' incomes.

Wife's Contribution to Husband-Wife Employment Income
Nova Scotia, 1997

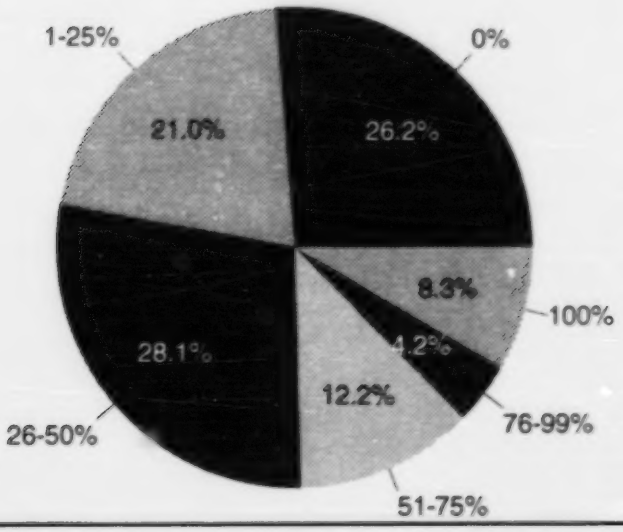


Figure 3.

- In 1997, the earnings of wives in Nova Scotia husband-wife families made up 30.2 percent of family income overall.
- In more than half (52.8 percent) of all husband-wife families, the wife's salary made a substantial (more than 25 percent) contribution to family income.
- In close to one quarter (24.7 percent) of husband-wife families, the wife's income exceeded the husband's.
- The average contribution of wives in dual earner families was $19,200.

Incomes of two-parent families are more than double those of female lone-parent families.

Average Family Income by Family Structure
Nova Scotia, 1995

Husband-wife Families (Number = 210,000)
$50,190

Male lone-parent families (Number = 1,180)
$33,782

Female lone-parent families (Number =16,140)
$22,336

Source: Statistics Canada, 1996 Census, Table 94F0009XDB96087

While women's salaries are increasingly important for the well-being of Nova Scotia families, the earning power of women remains lower than men's.

Female to Male Earnings Ratio for Full-Year, Full-Time Earners
Nova Scotia and Canada, 1980 - 1997.

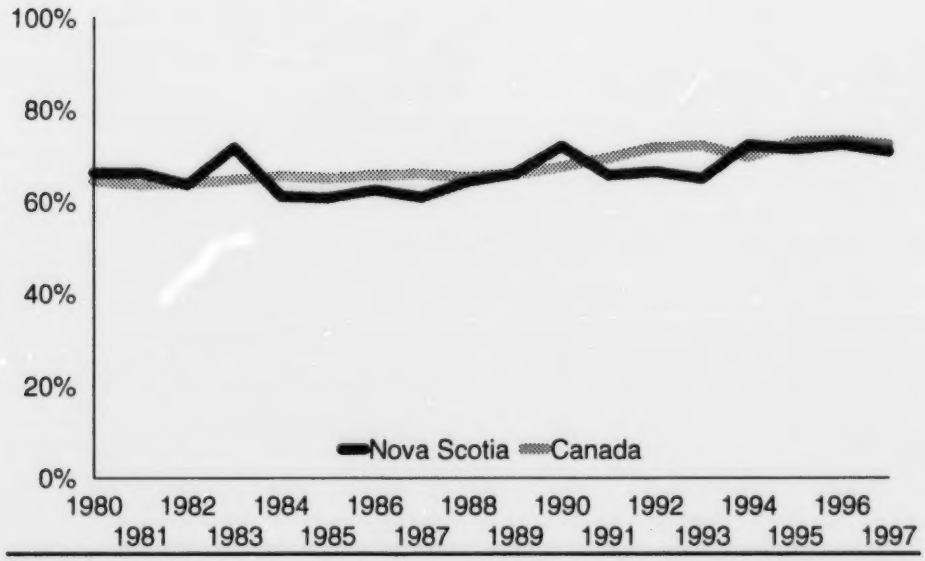


Figure 4.

- In 1997, Nova Scotia women who worked full-time earned 71 percent as much as Nova Scotia men who worked full-time.

- If one includes part-time and temporary workers, the gender wage gap widens considerably as women are over-represented in these categories. The ratio of women's to men's earnings for *all* workers in Nova Scotia in 1997 was 61.6 percent.

Women's average employment earnings are substantially smaller than men's.

Average Employment Income by Work Activity, Class of Worker and Sex
Nova Scotia, 1995

Figure 5.

- In 1995, women who were full-year, full-time paid workers earned, on average, $26,407 while their male counterparts earned, on average, $37,602.
- Self-employed women who worked full-year, full-time earned, on average, $20,627 while their male counterparts earned $35,297.
- In 1995, women with non-standard work arrangements (part-time, seasonal, temporary), made an average of $9,594 if they were paid workers and $9,966 if they were self-employed. Their male counterparts earned an average of $14,999 and $21,089, respectively for paid and self-employed workers.

Many Nova Scotia women are working in jobs which pay less than $10,000 a year.

Annual Earnings for All Employed Women and Men
Nova Scotia, 1995

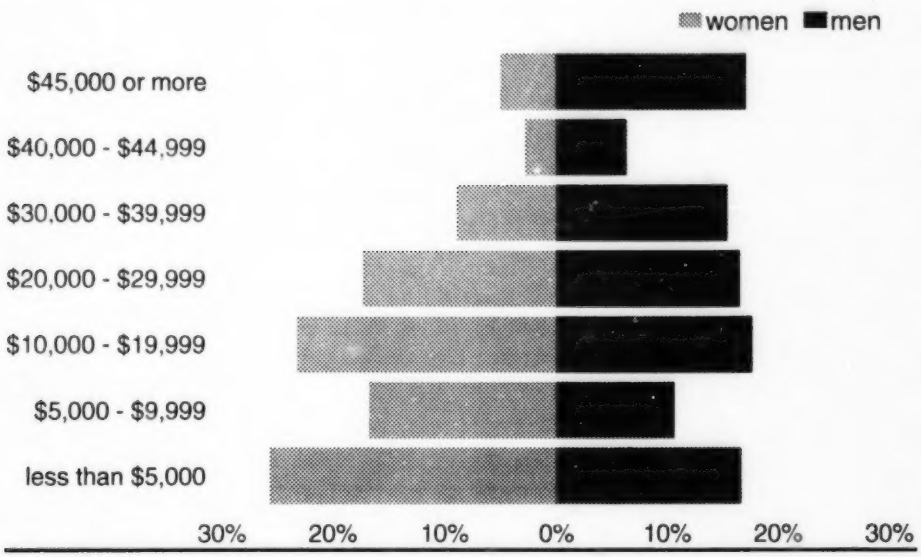


Figure 6.

- Men are more likely than women to be working full-year, full-time and are more likely to hold high-paying jobs. When considering all workers (full-time and part-time/seasonal, etc.), 17 percent of men and only 5 percent of women have jobs which pay more than $45,000 per year.

- Women are more likely than men to have non-standard work arrangements such as part-time, seasonal or temporary work and are more likely to hold low-paying jobs: 42.4 percent of all women workers compared to 27.2 percent of all men workers earned less than $10,000 in 1995.

- The average annual salary for all employed men in Nova Scotia for 1995 was $26,701. For all employed women, it was $16,322.

Ethnicity and Income

Average Employment Income for Full-Year, Full-Time Earners
by Sex and Ethnicity
Nova Scotia, 1995

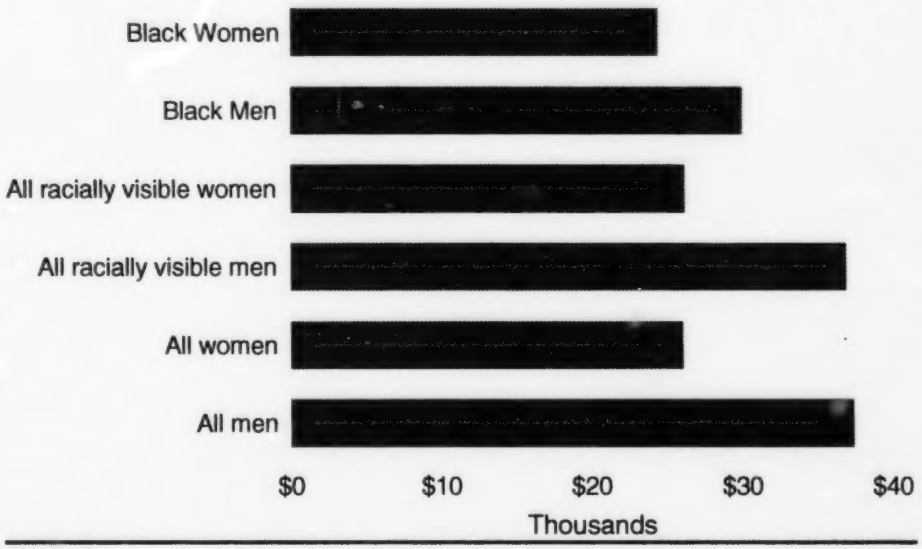


Figure 7.

- In 1995, Black women in Nova Scotia who worked full-year, full-time earned, on average, $24,455 while Black men earned $30,080.
- In 1995, all racially visible women in Nova Scotia who worked full-year, full-time earned, on average, $26,212 while all racially visible men earned $36,988.
- In 1995, all women in Nova Scotia who worked full-year, full-time earned, on average, $26,093 while all men earned $37,398.
- In 1995, 23.1% of Black women, 21.9% of racially visible women, and 22.9% of all women in Nova Scotia worked full-year, full-time. Likewise, 25.7% of Black men, 31.4% of racially visible men, and 36.3% of all men in Nova Scotia worked full-year, full-time.

Ethnicity and Low Income

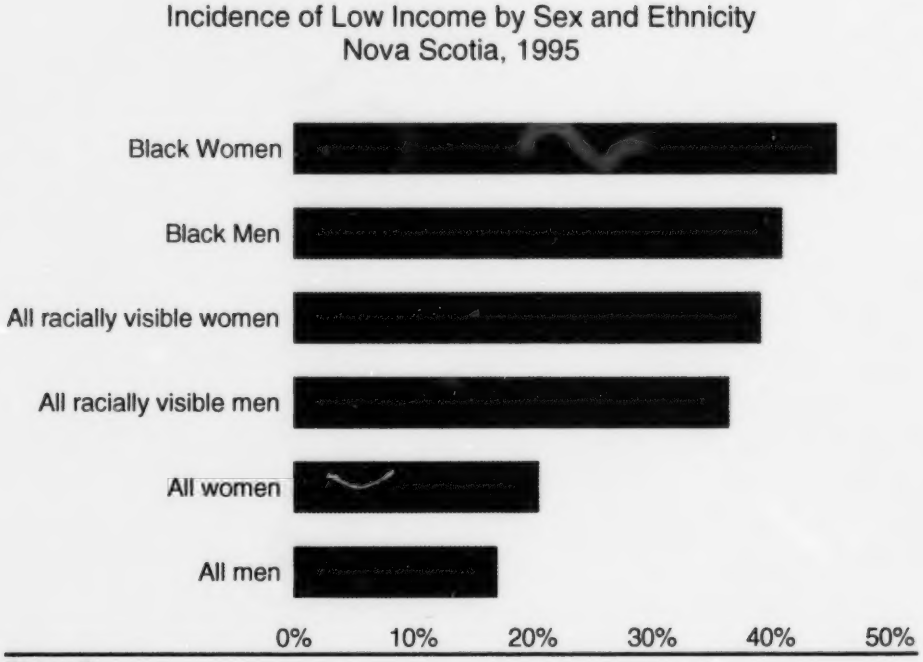


Figure 8.

- Even though the average individual incomes of Black women and racially visible women in general do not differ dramatically from those of all women, the same cannot be said for the incidence of low income.

- The incidence of low income (which is based on family rather than individual income) is significantly higher among Black women (45.6%) and all racially visible women (39.2%) than for all women (20.5%).

Aboriginal Women and Income

Average Employment Income for All Earners
by Sex and Aboriginal Status
Nova Scotia, 1995

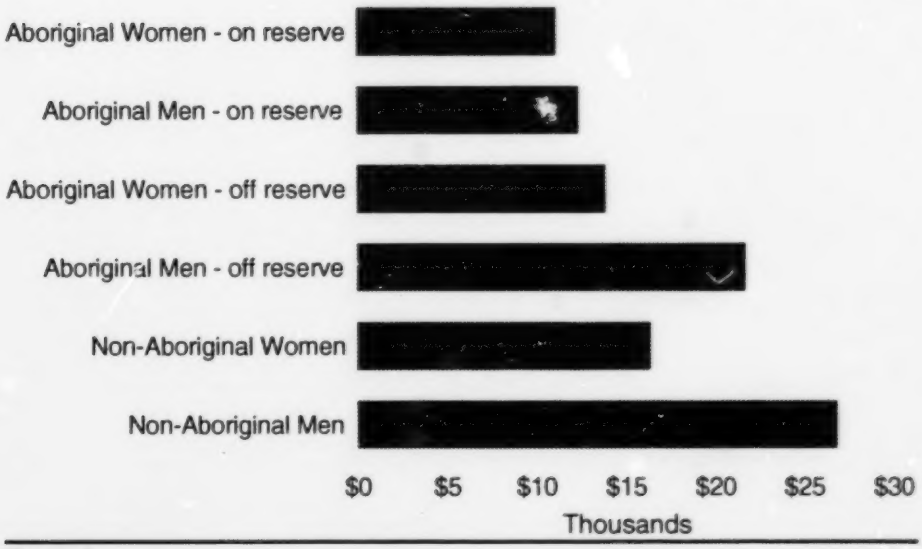
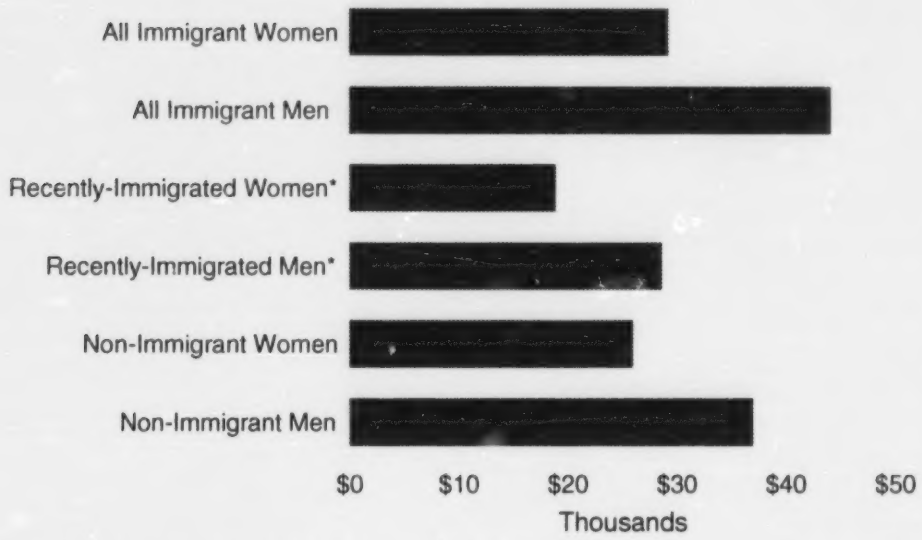


Figure 9.

- When considering all earners, Aboriginal women and men living on-reserve have very low annual incomes, $11,114 and $12,355, respectively.
- Aboriginal women living off-reserve are somewhat better off but still have lower incomes than non-Aboriginal women and much lower incomes than either Aboriginal men living off-reserve or non-Aboriginal men.
- More than half of Aboriginal women(54.2%) and men (56.4%) living on-reserve as well as Aboriginal women living off-reserve (52.9%) are earning less than $10,000 per year.

Immigrant Women and Income

Average Employment Income for Full-Year, Full-Time Earners
by Sex and Immigrant Status
Nova Scotia, 1995



* immigrated within five years prior to 1996 Census

Figure 10.

- In 1995, immigrant women in Nova Scotia who worked full-year, full-time, earned an average of $29,189 while immigrant men earned $44,047.
- The incomes of women and men who are relatively recent immigrants (within five years) are much lower, with recently-immigrated women earning $18,849 and men $28,580.
- On average, non-immigrant women in Nova Scotia who worked full-year, full-time earned $25,935 while non-immigrant men earned $36,934.

Income of Women with Disabilities

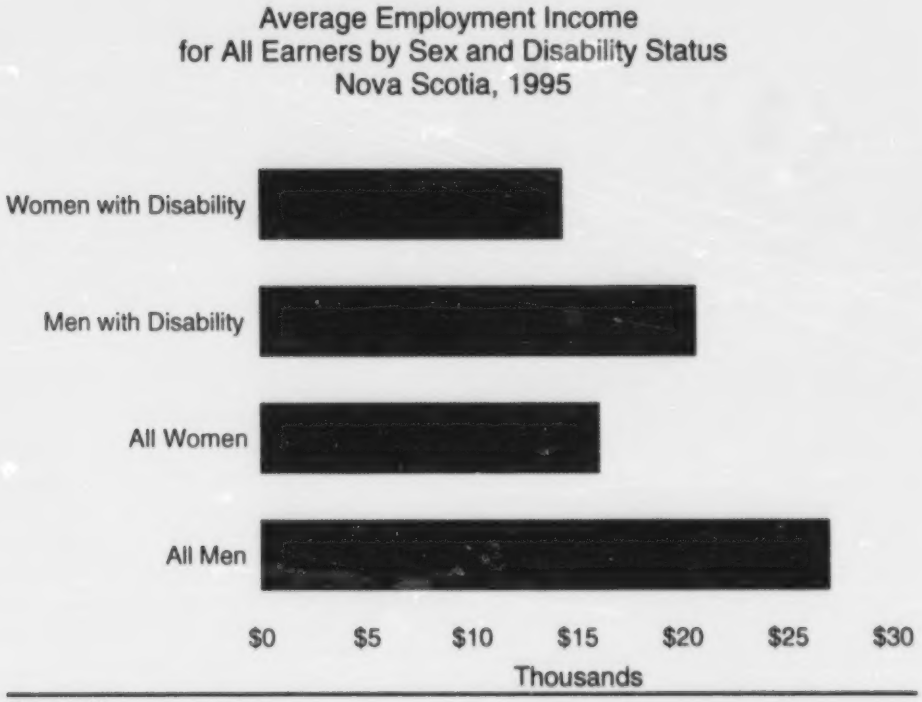


Figure 11.

- In 1995, average employment income for women with disabilities in Nova Scotia was $14,383 while for men with disabilities it was $20,696.
- 59% of women and 39% of men with disabilities earn less than $15,000 per year.

As labour force participation rates of women and men with disabilities are very low, so are their total incomes.

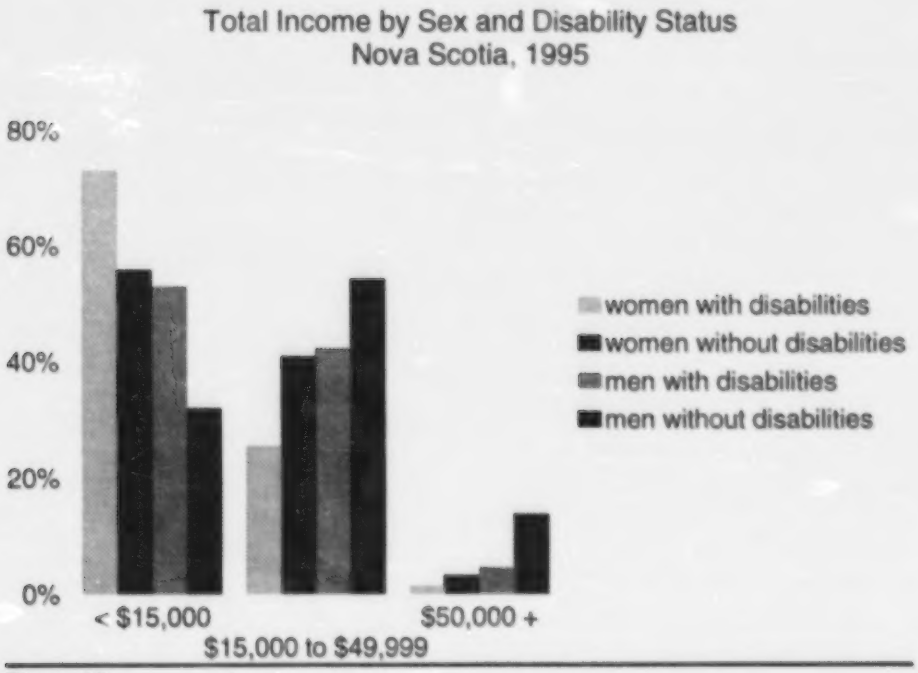


Figure 12.

- 73.1 percent of women with disabilities and 53 percent of men with disabilities have total incomes **under $15,000**, compared to 56 and 32 percent of women and men without disabilities, respectively.

- 1.4 percent of women with disabilities and 4.6 percent of men with disabilities have total incomes **above $50,000**, compared to 3.2 and 13.7 percent of women and men without disabilities, respectively.

Women are clustered in low-paying occupations.

Distribution of Full-Year, Full-Time Women Earners by Occupational Category
Nova Scotia, 1995

Occupation	Percent of Women	Average Annual Income (men and women)
Clerical/Secretaries	26.2	$25,171
Sales/Service	24.5	$24,720
Medicine & Health (total)	13	$39,585
- Professional Occupations in Health	1.6	$74,788
- Nurse Supervisors and RNs	5.9	$34,852
- Technical Occupations in Health	2.7	$32,125
- Assisting/Support Occupations in Health	2.7	$19,163
Management	9.1	$43,634
Business/Finance/Administrative	8.5	$41,903
Teachers (secondary and elementary)/Guidance Counsellors	5.5	$43,859
Social Sciences/Education/ Government Service/Religion	5	$44,055
Processing/Manufacturing/Utilities	2.9	$30,262
Art, Culture, Recreation, Sport	1.9	$30,805
Natural and Applied Sciences/ Engineering/Math/Computer Science	1.6	$42,248
Trades/Transport/Equipment Operators	1	$31,410
Primary Industry/Fishing/Farming	0.7	$26,185

Table 1.

- Half (50.7 percent) of all full-year, full-time employed women in Nova Scotia in 1995 had clerical/secretarial or sales/service jobs, occupations which are amongst the lowest paying of all the categories.

- In contrast, women are under-represented in some of the higher-paying occupational categories such as the natural and applied sciences, where only 1.6% of women workers in Nova Scotia are employed and in management occupations, where 9% of women workers are employed, compared to 8% and 16% of men respectively.

Women earn less than men across almost all occupational groups.

Average Employment Income for Full-Year, Full-Time Earners
by Occupational Category and Sex Nova Scotia, 1995

Occupation	Women	Men	F/M Earnings Ratio
Clerical/Secretaries	$23,763	$29,535*	0.8
Sales/Service	$17,261	$30,440	0.57
Medicine & Health (total)	$32,253	$67,313	0.48
- Professional Occupations	$49,947	$96,236	0.52
- Nurse Supervisors and RNs	$34,866	$34,453	1.01
- Technical Occupations	$30,194	$36,963	0.82
- Assisting/Support Occupations	$18,458	$25,540	0.72
Management	$31,216	$48,507	0.64
Business/Finance/Administrative	$30,333	$44,621	0.68
Teachers (secondary and elementary)/Guidance Counsellors	$42,024	$46,743	0.9
Social Sciences/Education/ Government Service/Religion	$34,462	$51,895	0.66
Processing/Manufacturing/Utilities	$20,135	$32,863	0.61
Art, Culture, Recreation, Sport	$27,230	$33,629	0.81
Natural and Applied Sciences/ Engineering/Math/Computer Science	$34,312	$43,337	0.79
Trades/Transport/Equipment Operators	$21,304	$31,734	0.67
Primary Industry/Fishing/Farming	$14,540	$27,479	0.53

Table 2.

- Not only are women segregated into low-paying occupations, but they often earn less than men, regardless of the type of employment they have.

- Though women make up 79 percent of full-time earners in the health occupations, the gender wage differential in these occupations is higher than in any other, with women, overall, earning only 48 percent of what men earn. Though the wages of female and male nurses are equal, female doctors, dentists and other health professionals earn just over half (52 percent) of what their male counterparts earn.

Ten Highest-Paying Occupations: Male and Female Participation and Earnings Full-Year, Full-Time Earners, Nova Scotia, 1995

	Number of Earners			Average 1995 Earnings $	
	Men	Women	% Women	Men	Women
Specialist Physicians	290	115	28%	136533	insufficient numbers
General Practitioners and Family Physicians	610	260	30%	107017	67904
Senior Managers - financial, communications carriers, and other business services	300	40	12%	86339	insufficient numbers
Dentists	250	40	14%	81217	insufficient numbers
Senior Managers - goods production, utilities, transportation, and construction	520	65	11%	74053	insufficient numbers
Lawyers	815	240	23%	78014	46291
Managers - insurance, real estate, and financial brokerage	435	125	22%	76028	insufficient numbers
Senior Managers - trade, broadcasting	390	70	15%	65848	insufficient numbers
University Professors	1155	410	26%	67492	49402
Managers - engineering, science, and architecture	440	25	5%	62062	insufficient numbers

Table 3.

- Women are under-represented in the highest-paying occupations. Women make up, at most, 30 percent of full-year, full-time earners in any one of the 10 highest-paying occupations in Nova Scotia.

Ten Lowest-Paying Occupations: Male and Female Participation and Earnings Full-Year, Full-Time Earners, Nova Scotia, 1995

	Number of Earners			Average 1995 Earnings $	
	Men	Women	% Women	Men	Women
Babysitters, nannies, and parents' helpers	10	1165	99%	insufficient numbers	10132
Food service counter attendants and food preparers	265	865	77%	16052	11612
Artisans and craftpersons	115	180	60%	17104	10396
Cashiers	155	1490	91%	19444	12642
Food and beverage servers	280	965	78%	18407	11847
Childcare and home support workers	130	2935	96%	20278	13662
Tailors, dressmakers	35	185	84%	insufficient numbers	12882
Bartenders	290	195	40%	15739	13685
Service station attendants	625	75	11%	15081	15229
Light duty cleaners	270	970	78%	17103	15148

Table 4.

- Women are over-represented in the lowest-paying occupations. Women make up between 77 percent and 99 percent of full-year, full-time earners in 7 of the 10 lowest-paying occupations in Nova Scotia.

No matter what their level of education, women earn less than men.

Average Annual Employment Income for Full-Year, Full-Time Earners
by Educational Attainment and Sex
Nova Scotia, 1995

Highest Level of Schooling	Men	Women
Earned doctorate	$65,258	$48,167
Master's degree	$57,576	$44,991
Medical degree	$105,011	$67,548
University certificate or diploma above bachelor level	$51,785	$37,916
Bachelor's degree	$48,131	$33,641
University certificate or diploma below bachelor level	$40,074	$31,188
Other non-university certificate or diploma	$37,518	$25,470
Trades certificate or diploma	$33,337	$22,391
High school graduation certificate	$33,395	$23,068
No degree, certificate or diploma	$29,394	$18,535

Table 5.

- Across all educational groups, women earn significantly less than their male counterparts. Depending on their educational attainment, women are earning, on average, between 63 percent and 78 percent of what men with comparable levels of education are earning.

- On average, women must have a university certificate or diploma (below bachelor level) before their earnings surpass those of men who have no degree, certificate or diploma.

Women have lower incomes than men across all age groups.

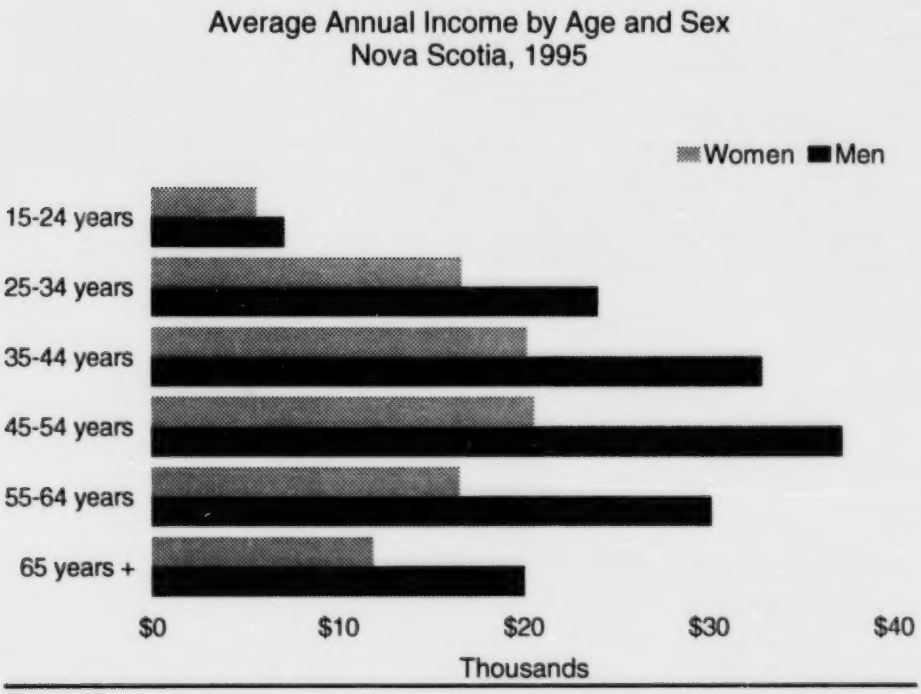


Figure 13.

- Across the lifespan, women must live on lower incomes than their male counterparts.
- The most pronounced differences in income are evident during those years when people are usually active in the paid labour force.
- After a lifetime of living with low levels of income, reduced ability to contribute to RRSPs and other forms of retirement savings, etc., it is not surprising that gender differences in income persist after retirement.

The real difference between the earnings of women and men appears when people assume family responsibilities.

Average Employment Income for Full-Year, Full-Time Earners
by Age, Sex, and Marital Status -- Nova Scotia, 1995

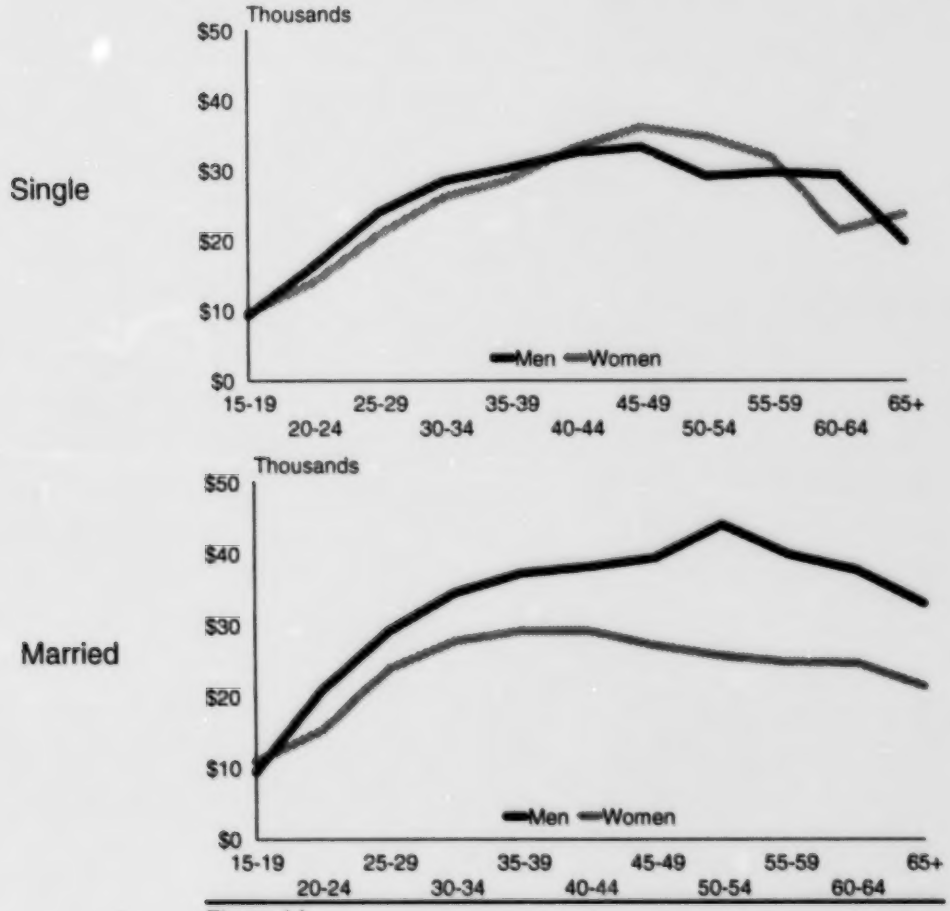


Figure 14.

- Comparisons between the earnings of single women and men yield few differences. Married women, however, are earning substantially less, on average, than married men.

The female to male earnings ratio varies greatly depending on marital status.

Female to Male Earnings Ratio by Marital Status
Nova Scotia, 1980-1997

Figure 15.

- Since 1980, the female to male earnings ratio of **never married** persons has ranged from a low of 72.7 to a high of 103.6.
- Since 1980, the female to male earnings ratio of **married** persons has ranged from a low of 54.8 to a high of 69.8.
- Since 1980, the average **difference** between the earnings ratios of married and single persons has been 32.3 percentage points.
- In 1997, the difference between the earnings ratios of married and single persons was 19.7 percentage points.

Women in Nova Scotia now comprise 44 percent of Canada Pension Plan Contributors.

Number of Canada Pension Plan Contributors by Sex
Nova Scotia, 1968-1997

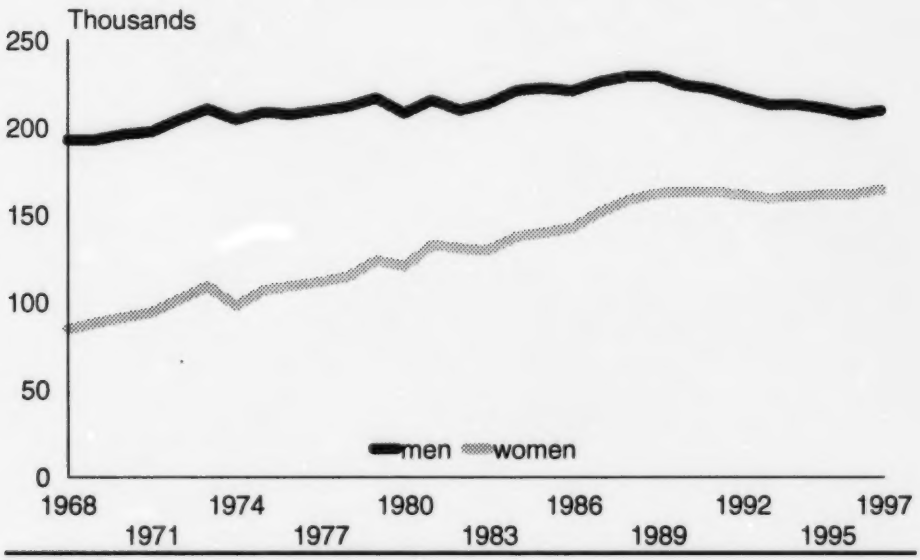


Figure 16.

- While the number of Nova Scotian men contributing to the Canada Pension Plan has been relatively stable over the past 30 years, the number of Nova Scotian women contributing to the Canada Pension Plan, coinciding with their increased labour force participation, has increased by 95 percent since 1968.

- Women comprised 30 percent of Canada Pension Plan contributors in 1968 and 44 percent of contributors by 1997.

Women's Canada Pension Plan contributions are considerably smaller than men's.

Average Annual Canada Pension Plan Contribution by Sex
Nova Scotia, 1968-1997

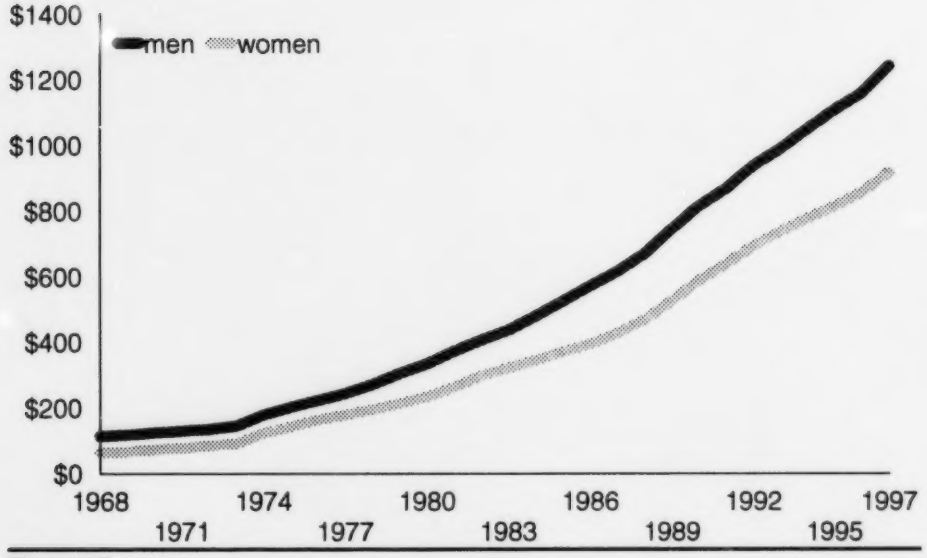


Figure 17.

- Though both women's and men's contributions to the Canada Pension Plan (CPP) have increased tremendously over the past 30 years, men's average CPP contributions remain significantly greater than women's.
- Women's average CPP contribution was 56 percent that of men's in 1968 and 74 percent of men's average contribution by 1997.
- Factors which influence the difference in women's and men's CPP contributions include women's lower earnings, the fact that women have more work interruptions (related to their family responsibilities), and that women are over-represented in non-standard (part-time, seasonal, temporary) work.

Women in Nova Scotia make significantly fewer and smaller RRSP contributions than men.

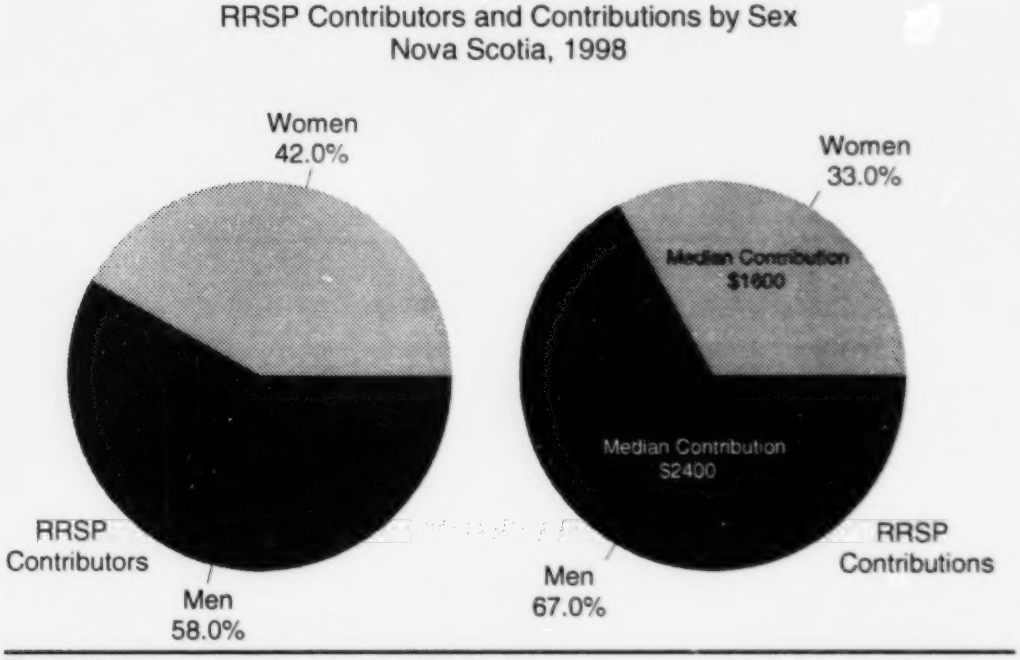


Figure 18.

- In 1998, women comprised 42 percent of the 142,350 people who made RRSP contributions in Nova Scotia.
- Women's contributions made up 33 percent of the $578,334,000 put into RRSPs.
- Women's median RRSP contribution for 1998 was $1600 while men's was $2400.

Women in Nova Scotia are more likely than men to have low incomes.

Incidence of Low Income by Sex
Nova Scotia, 1980-1997

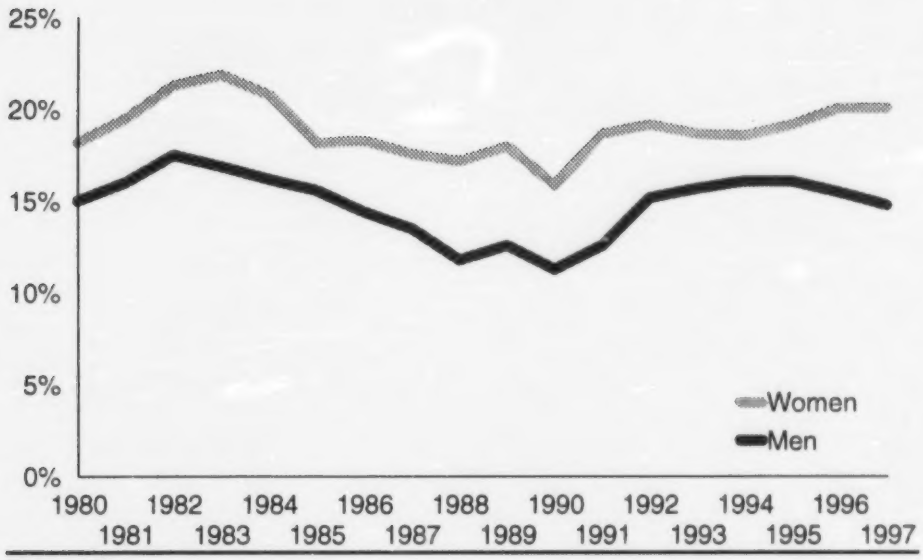


Figure 19.

- In 1997, 14.8 percent of men and 20.1 percent of women in Nova Scotia were living below the low income cut-offs.
- Despite some slight year-to-year variations in the poverty rates of both women and men, Nova Scotian women have shown a consistently higher vulnerability to poverty than men over the years.
- In 1997, the average poverty gap (the difference between household income and the low-income cut-off) per Nova Scotian household was $6,171.

Many unattached Nova Scotians are poor.

Incidence of Low Income among Unattached Individuals by Age and Sex
Nova Scotia, 1995

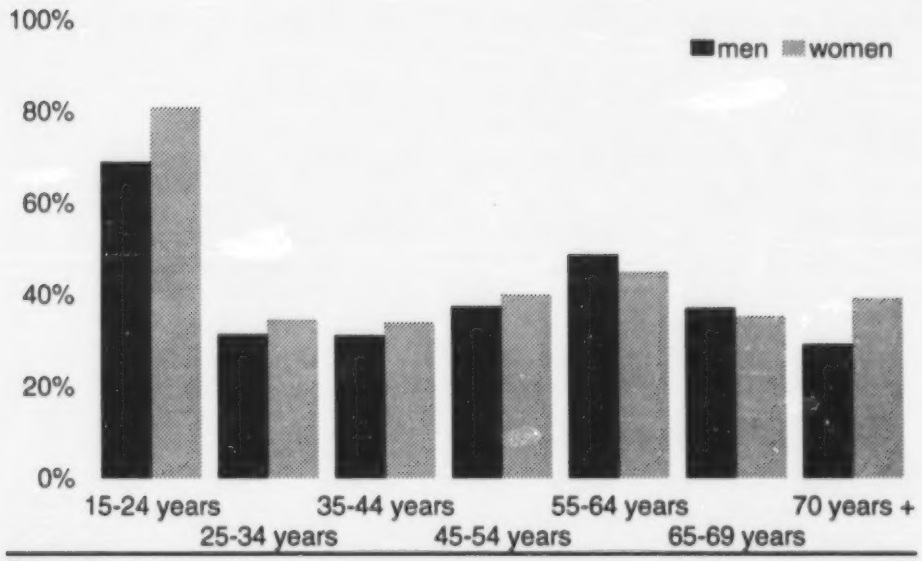


Figure 20.

- The incidence of low income among unattached individuals (persons who live alone or in households where they are not related to any other member of that household) is much higher than that of individuals who live in family units.

- Overall, 42.6 percent of women and 38.4 percent of men aged 15 and over who live on their own are poor. Overall, 15.8 percent of persons who are part of a family unit (including married, common-law, and lone-parents) are poor.

- The largest disparities in the low income rates of unattached men and women occur in the youngest (15-24 years) and oldest age groups (70 years +). Unattached women in these two age groups are considerably more likely to be poor than their male counterparts.

Women are more likely than men to be poor in their senior years.

Percentage of Seniors in Poverty by Sex
Nova Scotia, 1980-1997

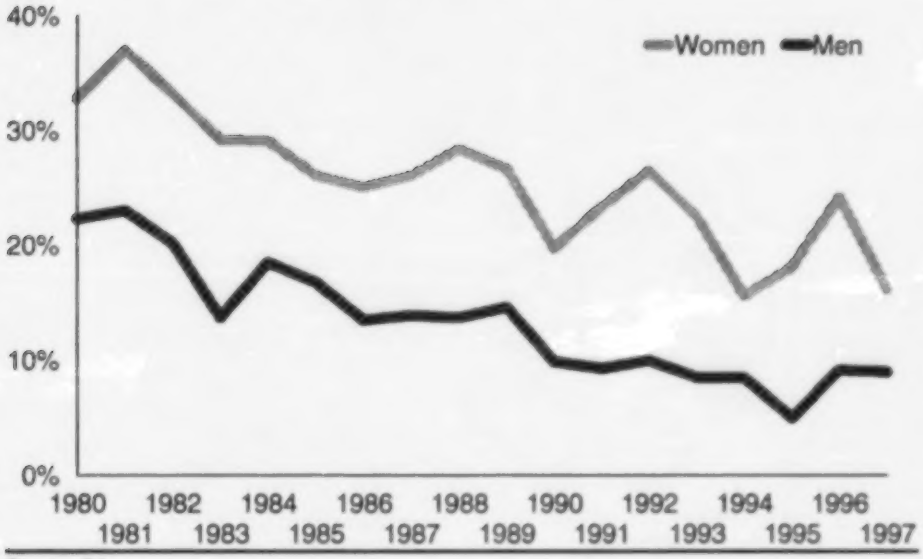


Figure 21.

- In 1997, 9.5 percent of male seniors and 15.4 percent of female seniors in Nova Scotia were living in poverty.

- While the poverty rates of seniors of both sexes have declined substantially over the past 20 years, women are considerably more likely to experience poverty in their senior years than are men. In part, this difference relates to women's historically lower labour force participation and resulting lessened access to public and private retirement pensions.

- Seniors of both sexes are slightly less likely to be living in poverty in Nova Scotia than in Canada as a whole. In 1997, the poverty rates of senior women and men in Nova Scotia were 16.2% and 9% respectively, while in Canada the rates were 24% and 11.7%, respectively.

Most female lone-parents in Nova Scotia have low incomes.

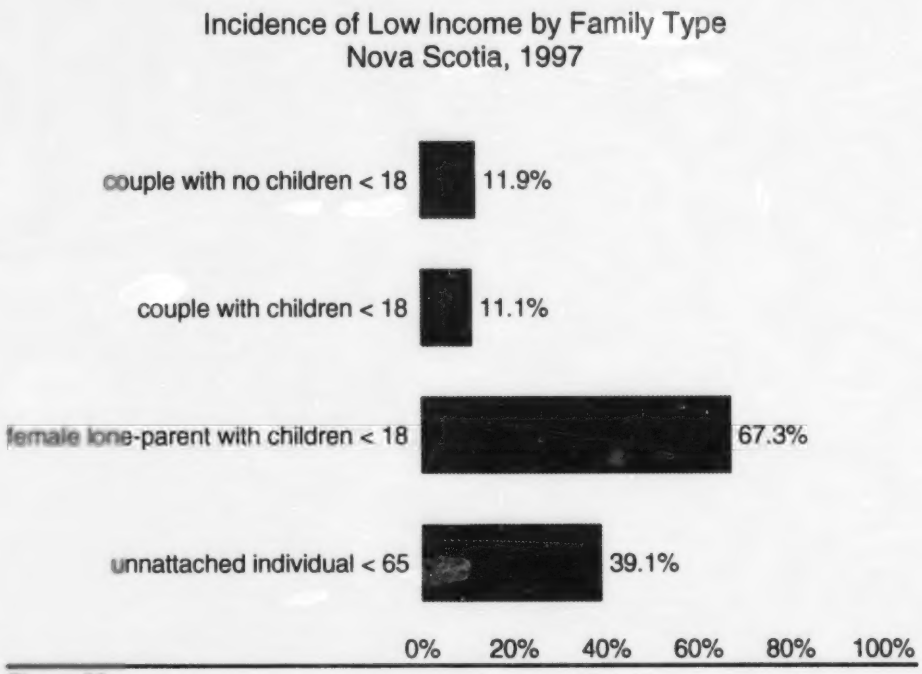


Figure 22.

- The incidence of low income among female lone-parents with children under 18 is six times greater than that of couples with children under 18.
- In 1997, 67.3% of female lone-parents with children under the age of 18 were poor.
- The low-income rates of female lone-parents vary depending on a number of factors including the age and educational attainment of the female lone-parent, age and number of children, and the presence or absence of employment income.

Women comprise the majority of social assistance recipients in Nova Scotia.

Social Assistance Recipients by Sex and Family Status
Nova Scotia, 1997

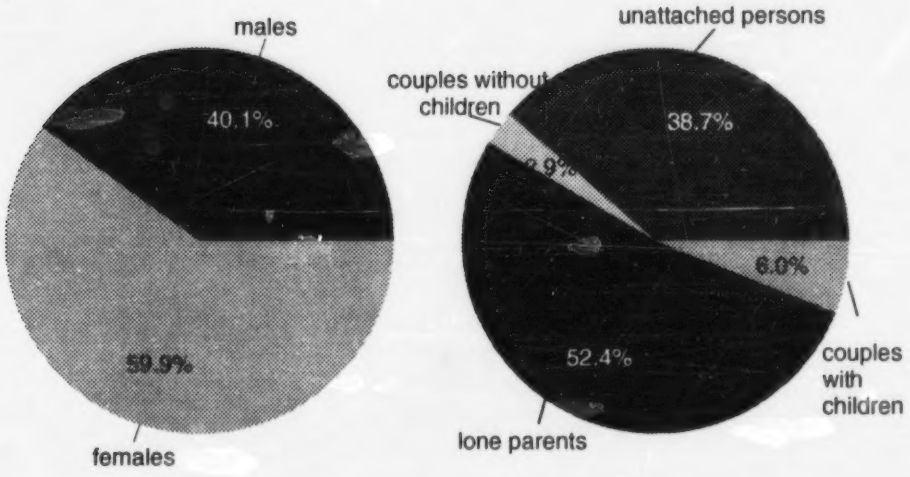


Figure 23.

- Women made up 60 percent of social assistance recipients in Nova Scotia in 1997.
- When categorized by family type, the majority (52 percent) of social assistance recipients in Nova Scotia in 1997 were lone-parents, the vast majority of whom are female.
- In 1999, a lone-parent with one child received $12,319 on social assistance. This amount equals 63% of the low-income cut-off.

Most Nova Scotian children from families headed by female lone-parents are living in low income circumstances.

Poverty Rates of Children by Family Status
Nova Scotia and Canada, 1980-1997

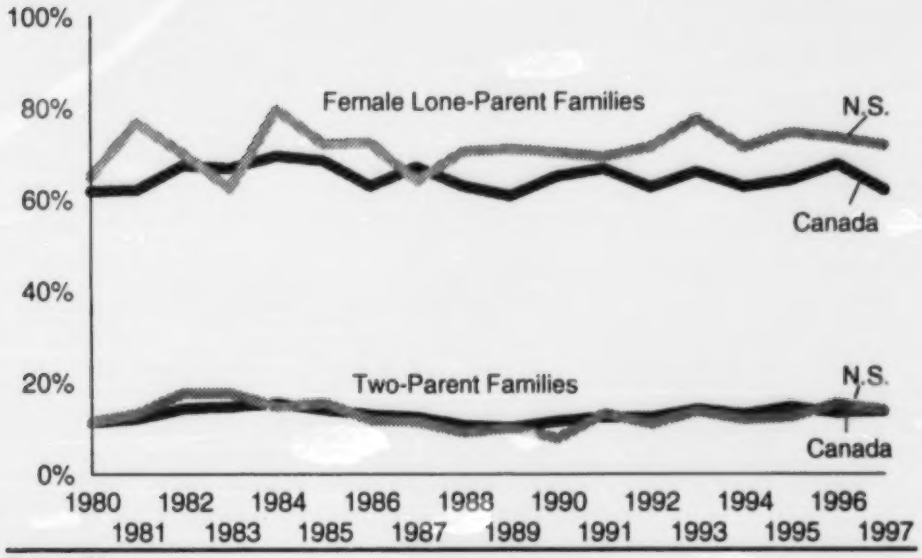


Figure 24.

- Since 1980, children in female lone-parent families have consistently had five times greater a risk of living in poverty than children from two-parent families.

- In 1997, 71.7 percent of children from female lone-parent families in Nova Scotia were living in poverty compared to 14 percent of children from two-parent families.

- Though the poverty rates of children from two-parent families are comparable for Nova Scotia and Canada, the poverty rates of children from female lone-parent families in Nova Scotia are higher (10 percentage points higher in 1997) than for Canada as a whole.

Sources

Figure 1.
Employment of Spouses in Husband-Wife Families
Nova Scotia, 1985-1995.
Source: Statistics Canada: 1991 Census, The Nation - Selected Income Statistics, Catalogue no. 93-331; 1996 Census, Table 93F0030XDB96003.

Figure 2.
Distribution of Earners in Husband-Wife Families
Nova Scotia, 1995.
Source: Statistics Canada: 1996 Census, Table 93F0030XDB96003.

Figure 3.
Wife's Contribution to Husband-Wife Employment Income
Nova Scotia, 1997.
Source: Statistics Canada, Small Area and Administrative Data, 1999, provided by Nova Scotia Department of Finance, Statistics Division.

Figure 4.
Female to Male Earnings Ratio for Full-Year, Full-Time Earners
Nova Scotia and Canada, 1980-1997.
Source: Statistics Canada, Catalogue No. 13-217-XIB.

Figure 5.
Average Employment Income by Work Activity, Class of Worker and Sex
Nova Scotia, 1995.
Source: Statistics Canada, 1996 Census, Table 94F0009XDB96064.

Figure 6.
Annual Earnings for All Employed Women and Men
Nova Scotia, 1995.
Source: Statistics Canada: 1996 Census, Table 94F0009XDB96064.

Figure 7.
Average Employment Income for Full-Year, Full-Time Earners by Sex and Ethnicity
Nova Scotia, 1995.
Source: Statistics Canada: 1996 Census, Table 94F0009XDB96003.

Figure 8.
Incidence of Low Income by Sex and Ethnicity
Nova Scotia, 1995.
Source: Statistics Canada: 1996 Census, Table 94F0009XDB96003.

Figure 9.
Average Employment Income for All Earners by Sex and Aboriginal Status
Nova Scotia, 1995.
Source: Statistics Canada: 1996 Census, Table 94F0009XDB96001.

Figure 10.
Average Employment Income for Full-Year, Full-Time Earners by Sex and Immigrant Status
Nova Scotia, 1995.
Source: Statistics Canada: 1996 Census, Table 94F0009XDB96194.

Figure 11.
Average Employment Income for All Earners by Sex and Disability Status
Nova Scotia, 1995.
Source: Statistics Canada: 1996 Census, custom tabulation provided by Planning and Evaluation, Human Resources and Development Canada.

Figure 12.
Total Income by Sex and Disability Status
Nova Scotia, 1995.
Source: Statistics Canada: 1996 Census, custom tabulation provided by Planning and Evaluation, Human Resources and Development Canada.

Figure 13.
Average Annual Income by Age and Sex
Nova Scotia, 1995.
Source: Statistics Canada: 1996 Census, Table 94F0009XDB96061.

Figure 14.
Average Employment Income for Full-Year, Full-Time Earners by Age, Sex and Marital Status
Nova Scotia, 1995.
Source: Statistics Canada: 1996 Census, custom tabulation provided by Planning and Evaluation, Human Resources and Development Canada.

Figure 15.
Female to Male Earnings Ratio by Marital Status
Nova Scotia, 1980 - 1997.
Source: Statistics Canada, custom tabulation provided by Statistics Division, Nova Scotia Department of Finance.

Figure 16.
Number of Canada Pension Plan Contributors by Sex
Nova Scotia, 1968-1997.
Source: Human Resources and Development Canada, *Canada Pension Plan Contributors, 1997*, available on-line at:
http://www.hrdc-drhc.gc.ca/isp/studies/trends/contributor_e.shtml

Figure 17.
Average Annual Canada Pension Plan Contribution by Sex
Nova Scotia, 1968-1997.
Source: Human Resources and Development Canada, *Canada Pension Plan Contributors, 1997*, available on-line at:
http://www.hrdc-drhc.gc.ca/isp/studies/trends/contributor_e.shtml

Figure 18.
RRSP Contributors and Contributions by Sex
Nova Scotia, 1998.
Source: Statistics Canada, Small Area and Administrative Data, provided by Nova Scotia Department of Finance, Statistics Division.

Figure 19.
Incidence of Low Income by Sex
Nova Scotia, 1980-1997.
Source: Statistics Canada: Catalogue No. 13-569-XIB, Table 5.

Figure 20.
Incidence of Low Income Among Unattached Individuals by Age and Sex
Nova Scotia, 1995.
Source: Statistics Canada: 1996 Census, Table 94F0009XDB96104.

Figure 21.
Percentage of Seniors in Poverty by Sex
Nova Scotia, 1980-1997.
Source: Statistics Canada: Catalogue No. 13-569-XIB, Table 5.

Figure 22.
Incidence of Low Income by Family Type
Nova Scotia, 1997.
Source: Canadian Council on Social Development, *The Canadian Fact Book on Poverty*, 2000

Figure 23.
Social Assistance Recipients by Sex and Family Status
Nova Scotia, 1997.
Source: Statistics Canada, Small Area and Administrative Data, provided by Nova Scotia Department of Finance, Statistics Division; National Council of Welfare, *Profiles of Welfare: Myths and Realities*, 1997.

Figure 24.
Poverty Rates of Children by Family Status
Nova Scotia and Canada, 1980-1997.
Source: Statistics Canada: Catalogue No. 13-569-XIB, Table 5.

Table 1.
Distribution of Full-Year, Full-Time Women Earners
by Occupational Category
Nova Scotia, 1995.
Source: Statistics Canada: 1996 Census, Table 93F0029XDB96005.

Table 2.
Average Employment Income for Full-Year, Full-Time Earners by Occupational Category and Sex
Nova Scotia, 1995.
Source: Statistics Canada: 1996 Census, Table 93F0029XDB96005.

Table 3.
Ten Highest-Paying Occupations: Male and Female Participation and Earnings
Nova Scotia, 1995.
Source: Statistics Canada: 1996 Census, Table 93F0029XDB96005.

Table 4.
Ten Lowest-Paying Occupations: Male and Female Participation and Earnings
Nova Scotia, 1995.
Source: Statistics Canada: 1996 Census, Table 93F0029XDB96005.

Table 5.
Average Annual Employment Income for Full-Year, Full-Time Earners by Educational Attainment and Sex
Nova Scotia, 1995.
Source: Statistics Canada: 1996 Census, Table 94F0009XDB96017.

Technical Notes

Husband-wife families: Refers to families of now-married couples and those of common-law couples. Husband-wife families may, but do not necessarily include, one or more never-married sons and/or daughters.

Lone-parent: Refers to a mother or father with no spouse or common-law partner present, living in a dwelling with one or more never-married sons and/or daughters.

Low Income: Refers to Statistics Canada's revised low income cut-offs which were established based on national family expenditure data from 1969, 1978, 1986, and 1992. These data indicated that Canadian families spent, on average, 42% in 1969, 38.5% in 1978, 36.2% in 1986, and 34.7% in 1992 of their income on basic necessities. By adding 20 percentage points to the basic level of expenditure on necessities, new low income cut-offs were set at income levels differentiated by family size and degree of urbanization. Since then these cut-offs have been updated yearly by changes in the consumer price index.

Statistics Canada's 1995 Low Income Cut-offs

	Size of area of residence				
Family Size	**500,000 or more**	**100,000 to 499,999**	**30,000 to 99,999**	**small urban regions**	**rural farm or non-farm**
1	$16,874	$14,473	$14,372	$13,373	$11,661
2	$21,092	$18,091	$17,965	$16,716	$14,576
3	$26,232	$22,500	$22,343	$20,790	$18,129
4	$31,753	$27,235	$27,046	$25,167	$21,944
5	$35,494	$30,445	$30,233	$28,132	$24,530
6	$39,236	$33,654	$33,420	$31,096	$27,116
7+	$42,978	$36,864	$36,607	$34,061	$29,702

Source: Statistics Canada, Cat. No. 92-351-UIE, 1996 Census Dictionary, Final Edition

Average Income: For individuals, this refers to the weighted mean total income of individuals 15 years of age and over who reported income for 1995. Average income is calculated from unrounded data by dividing the aggregate income of a specified group of individuals (eg., males 45 to 54 years of age) by the number of individuals with income in that group. Average income is calculated only for individuals with income (positive or negative). In all other cases (eg., family income or household income) units with and without income are included in the calculation.

Employment Income: Refers to total income received by persons 15 years of age and over during calendar year 1995 as wages and salaries, net income from non-farm unincorporated business and/or professional practice and net farm self-employment income.

Total Income: Refers to the total money income received from the following sources during calendar year 1995 by persons 15 years of age and over:

- salaries and wages (total)
- net farm income
- net non-farm income from unincorporated business and/or professional practice
- federal Child Tax benefits
- Old Age Security pension and Guaranteed Income Supplement
- benefits from Canada or Quebec Pension Plan
- benefits from Unemployment Insurance
- other income from government sources
- dividends, interest on bonds, deposits, and savings certificates, and other investment income
- retirement pensions, superannuation and annuities, including those from RRSPs and RRIFs
- other money income

Unattached individual: Refers to a household member who is not a member of an economic family. Unattached individuals may either live alone or in a household where they are not related to any other member of that household. Income statistics are produced for unattached individuals who are at least 15 years of age.

Full-year, full-time worker: Refers to persons 15 years of age and over, excluding institutional residents, who worked 49-52 weeks full-time in 1995 for pay or in self-employment.

Female to Male Earnings Ratio: Refers to the average earnings of full-year, full-time female workers divided by the average earnings of full-year, full-time male workers.

Racially Visible: Refers to the 1996 Census variable Visible Minority Population which includes the following population groups:

- Total Visible Minority Population
- Black
- South Asian
- Chinese
- Korean
- Japanese
- Southeast Asian
- Filipino
- Arab/West Asian
- Latin American
- Visible Minority, n.i.e.
- Multiple Visible Minority
- All others (including persons who self-identify as Aboriginal and those not considered to be part of a visible minority group).

Aboriginal: Refers to those persons who reported identifying with at least one Aboriginal group, ie., North American Indian, Métis, or Inuit and/or those who reported being a Treaty Indian or a Registered Indian as defined by the Indian Act of Canada and/or who were members of an Indian Band or First Nation.

Immigrant: Refers to people who are or have been landed immigrants in Canada. A landed immigrant is a person who has been granted the right to live in Canada permanently by immigration authorities. Some immigrants have resided in Canada for a number of years while others are recent arrivals. Most immigrants are born outside Canada, but a small number were born in Canada.

Disability Status: Refers to the limitation in the kind or amount of a person's activity (at home, school/work or other) because of a long-term physical condition, mental condition, or health problem.

N.B. The Health and Activities Limitation Survey (HALS) was not conducted in 1996 as was done in 1991. The available data on disability obtained from the 1996 Census may be more prone to error than that from the 1991 HALS.

Table 2. Note (*). This figure is average earnings for male clerical workers only due to the small number of males having the occupation of secretary. Average annual earnings for female clerical workers and female secretaries are almost identical ($23,757 vs. $23,780).

Tables 3 and 4. Note please that Statistics Canada does not provide income data for sub-groups of individuals if there are fewer than 250 persons in that group. It is for this reason that "insufficient numbers" appears in the earnings columns associated with certain occupations.

Figure 4. Note that although factors like the occupational segregation of women into lower-paying jobs and differences in work experience have been put forth as possible explanations for a portion of the wage gap, roughly one half to three-quarters of the difference between the earnings of men and women has not been explained by education, experience or family status variables.

Figure 17. Note that average annual CPP contributions were calculated by dividing the total amount of contributions made each year by the total number of contributors for that year. This was done separately for male and female contributors/contributions.